

## A multi asset fund

## Adviser factsheet - not approved for retail customers

## PERFORMANCE AS AT 30 SEPTEMBER 2017

## FUND OVERVIEW

## CUMULATIVE(%)



	1 month	6 months	1 year	3 years	5 years
Fund	-1.21	2.98	13.00	32.63	-

## DISCRETE YEARS (%)

12 months to	30 Sep 13	30 Sep 14	30 Sep 15	30 Sep 16	30 Sep 17
Fund	-	8.52	-2.08	19.86	13.00

Past performance is not a guide to future performance. Performance data source: Lipper, bid to bid basis with net income reinvested inclusive of management fee. I distribution unit class.

## STATISTICAL ANALYSIS

	1 year	3 years	5 years
Annualised volatility (fund)	6.31	8.51	-

## FUND AIM

The objective of the fund is to provide a combination of growth and income and to keep the fund within a pre-determined risk profile. The fund is part of a range of risk profiled funds. The risk profile ranges from 1-10 with 1 being the least risky, and 10 being the most. This fund is a 7. The level of risk in the fund is managed by restricting the types and proportions of the assets it holds. The fund's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile. The target risk profile for the fund is set by an independent company, Distribution Technology, and is based on the historic return and volatility of different asset types. We use our experience and research, together with research and allocation guidelines from this independent company to restrict the types of assets held and the allocation of each asset type to stay within the target risk profile. At least 80% of the fund will be invested in other authorised investment funds. The fund will mainly invest in index-tracker funds which are operated by Legal & General. Through the other funds, the fund will have exposure of between 70% and 100% to company shares from around the world. The fund will also have minor exposure to company and government bonds, cash, money market instruments and bank deposits. The fund may use derivatives to reduce risk or cost, or to generate additional capital or income with no, or an acceptably low, level of risk.

## INVESTMENT PHILOSOPHY

The objective of the fund range is to provide longer term investment growth by gaining exposure to a broad range of asset classes. It will utilise a robust risk management framework which also incorporates Legal & General's long-term and medium term market views. The advanced modelling techniques and judgement of the Multi-Asset Funds team will be employed to ensure a desirable allocation of risk is achieved across the portfolio subject to the overall constraints of monitoring the target risk profile.

## FUND MANAGEMENT COMPANY

## Legal &amp; General

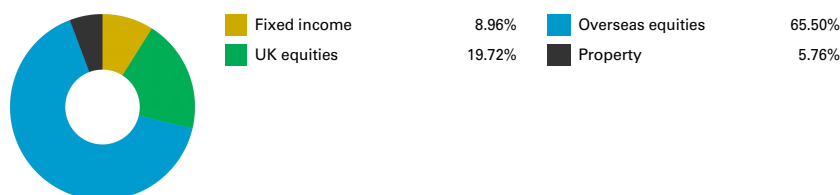
Legal & General Investment Management (LGIM) is one of Europe's largest institutional asset managers and a major global investor. Throughout the past 40 years they have built their business through understanding what matters most to their clients and transforming this insight into valuable, accessible investment products and solutions. They provide investment expertise across a full spectrum of asset classes including equities, fixed income, commercial property and cash.

## FUND RATINGS

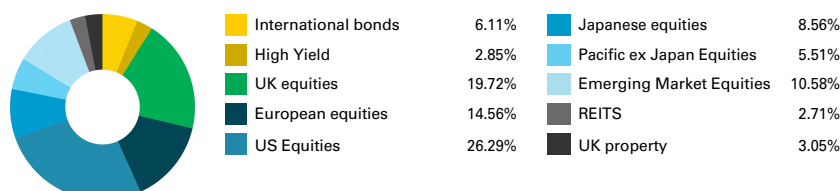


## PORTFOLIO DETAILS AS AT 30 SEPTEMBER 2017

## HIGH LEVEL ASSET CLASS BREAKDOWN



## DETAILED ASSET CLASS BREAKDOWN



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## PORTFOLIO DETAILS AS AT 30 SEPTEMBER 2017

## HOLDINGS

Fixed Income	Emerging Market Bonds (Hard Currency)	3.38%
	Emerging Market Bonds (Local)	2.70%
	Global Corporate Bonds	0.03%
	Global High Yield	2.85%
UK Equities	UK Equity	19.72%
Overseas Equities	Asia Pacific ex Japan Equity	5.51%
	Emerging Market Equity	10.58%
	Europe ex UK Equity	14.56%
	Japan Equity	8.56%
	North America Equity	26.29%
Property	REITS	2.71%
	UK Property	3.05%

## FUND MANAGERS

## Justin Onuekwusi



Justin is a fund manager in Multi-Asset Funds team, focusing on the management of the team's retail and risk-profiled multi-asset funds. Justin joined LGIM in 2013 from Aviva Investors' multi-asset team.

## Bruce White



Bruce is a fund manager in the Multi-Asset Funds team, focusing on dynamic portfolio strategy in the multi-asset funds. Bruce joined LGIM in 2012 from Queensland Investment Corporation (QIC).

## Andrzej Pioch



Andrzej is a Fund Manager in the Multi-Asset Funds team with responsibilities covering the portfolio management and ongoing development of both institutional and retail multi-asset funds. Prior to joining LGIM in July 2014, he was a Fund Manager at Aviva Investors.

## FUND FACTS

Product(s)	Unit Trust/ISA
Launch date	21 August 2013
Class launch date	21 August 2013
Fund size	£140.23 million
Number of holdings	4,385
Historic yield * (as at 30/09/2017)	2.40% (net of charges and tax)
Initial charge	0.00%
Ongoing Charge	0.31%
Performance fee	No
Domicile	United Kingdom
Currency	GBP
Valuation time	15:00 hrs
ISIN (accumulation)	GB00B9LFO88
ISIN (income)	GB00B9LFO629
SEDOL (accumulation)	B9LFO88
SEDOL (income)	B9LFO62
MEX (accumulation)	LGINEK
MEX (income)	LGINEY

## IMPORTANT INFORMATION

Fund size is based on mid price.

Please note that there may be small differences in the asset class classification between this factsheet and those provided by third parties for the same fund. This is because different entities can employ different criteria to classify securities.

\* The Historic Yield reflects distributions declared over the past twelve months as a percentage of the midmarket unit price, as at the date shown. It does not include any initial charge and investors may be subject to tax on their distributions.

The value of an investment and any income taken from it is not guaranteed and may go up and down.

Source: Legal & General Group PLC unless otherwise stated.

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